

040104  
17707 U.S. PTO

Atty. Dkt. No. 037607-0238

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: An et al.

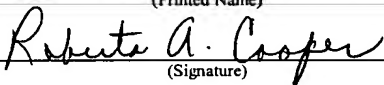
Title: METHOD AND SYSTEM FOR  
ASSESSING LOAN CREDIT  
RISK AND PERFORMANCE

Appl. No.: To be determined

Filing Date: 04/01/2004

Examiner: To be determined

Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EV 431600840 US	04/01/04
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

22390 U.S. PTO  
10/816496  
040104

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Mark Y. An  
14300 Cartwright Way  
North Potomac, Maryland 20878

Cristian A. De Ritis  
3750 39th Street NW, Apt. #D-148  
Washington, DC 20016

Eric L. Rosenblatt  
16517 Keats Terrace  
Derwood, Maryland 20855

Enclosed are:

[ X ] Specification, Claim(s), and Abstract (47 pages including cover sheet).

- ☒ Formal drawings (5 sheets, Figures 1, 2, 3, 4, 5 and 6).
- ☒ Declaration and Power of Attorney (5 pages).
- ☒ Request for application not to be published with certification under 35 USC 122(b)(2)(B)(i) (1 page).
- ☒ Application Data Sheet (37 CFR 1.76) (4 pages).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00 =	\$770.00
Total	32	- 20	= 12 x	\$18.00 =	\$216.00
Claims:					
Independents	6	- 3	= 3 x	\$86.00 =	\$258.00
If any Multiple Dependent Claim(s) present:			+	\$290.00 =	\$0.00
				SUBTOTAL: =	\$1244.00
<input type="checkbox"/> Small Entity Fees Apply (subtract ½ of above):				=	\$0.00
				TOTAL FILING FEE: =	\$1,244.00

☒ Check number 13871 in the amount of \$1,244.00 to cover the filing fee is enclosed.

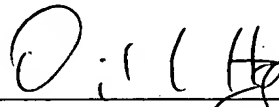
☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 4/1/04

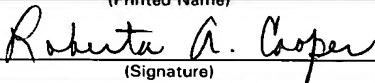
FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 297-5769  
Facsimile: (414) 297-4900

By 

David G. Luetgen  
Attorney for Applicant  
Registration No. 39,282

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: An et al.  
Title: METHOD AND SYSTEM FOR  
ASSESSING LOAN CREDIT  
RISK AND PERFORMANCE  
Appl. No.: To be determined  
Filing Date: 04/01/2004  
Examiner: To be determined  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EV 431600840 US	04/01/04
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)**

Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

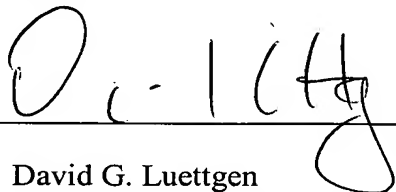
Applicants hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicants hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date

4/1/04  
FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 297-5769  
Facsimile: (414) 297-4900

By

  
David G. Luetggen  
Attorney for Applicant  
Registration No. 39,282